

## Procedure for Return of Property Documents to Legal Heir's

### Procedure for return of property documents to legal heir(s) in event of demise of customer.

#### 1. Background

As per RBI guidelines, company releases the original property documents received from customer(s) and removes charge registered with CERSAI within 30 days of full repayment/ settlement of the loan. Company also has in place a process for return of original property documents to the customer(s) and to the legal heir(s) in case of demise of customer(s).

#### 2. Procedure

- **Information on Demise:** The legal heir(s) shall be required to inform the company about the demise of the customer(s). Legal heir(s) may contact the Company's Customer Service Department through any of the following channel :
  - A. Visit nearest Branch or
  - B. Call us on 1800-102-6372
  - C. Email to [assistance@eclf.com](mailto:assistance@eclf.com)
- Company may reach out to legal heir(s) for continuance / full repayment / settlement of the loan. In case the customer opts for full repayment / settlement of the loan, process for closure of the loan and release of property papers post closure shall be initiated.
- **Submission of Documents:** The legal heir(s) are required to submit documents such as Death certificate, KYC documents of all the legal heir(s), SMC (Surviving Member Certificate) or other applicable document. These documents shall establish the legal right of the heir(s) to the demised customer's property.
- **Verification by Company:** Company will verify these documents and the identity of the legal heir(s).
- **Retrieval of Documents and intimation to Legal heir(s):** Upon successful verification, the company shall retrieve the document from storage and inform details to the legal heir(s) for handover at the branch of the company.
- **Removal of CERSAI Charge & Handover of Property Documents:** Once the verification is complete, the company shall remove CERSAI charge and release the property documents to the legal heir(s). Legal heir(s) shall visit the Branch along with documents prescribed by the Company for handover of property documents. In case there are more than one legal heir(s), all of legal heirs have to be present for documents handover or shall provide a written consent & NOC and a call confirmation shall be carried out by Company at the time of document handover.